

# Government Travel Charge Card Program



***Commander's Brief 2009***

**Headquarters, U.S. Marine Corps  
Programs & Resources Department  
Fiscal Division  
Finance Branch**



# *Component Program Managers*

- Mr. David G. Fuqua
- MGySgt Jorge L. Mercado
- MSgt Timothy M. Lynch



# *References*

- ◆ **DoDFMR Vol. 9 Ch. 3 March 2005**
- ◆ **MCO 4600.40A**
- ◆ **OMB Circular A-123 App. B**
- ◆ **GSA SmartPay 2 Master Contract**
- ◆ **JFTR/JTR**



# *Agenda*

- GTCCP Overview
- RFF's role within the GTCCP
- Program Management
- Training
- Transition to Citi
- Summary



# GTCC Overview

- **Public Law 105-264**
  - ◆ The Travel and Transportation Reform Act of 1998
- **Provides a Cost Savings to the Marine Corps**
  - ◆ Frees up Warfighters!
  - ◆ Reduces the per transaction fee assessed by DFAS
- **Is Safe, Effective, Convenient and Commercially Available**
  - ◆ No travel advance needed
  - ◆ No need to carry large amounts of cash
  - ◆ Accepted worldwide
  - ◆ 24 hr customer support from Citi
- **Commander's Program**
  - ◆ Agency Program Coordinator (APC)
  - ◆ Increases command readiness
  - ◆ Reduces administrative workload



# *GTCC Overview*

## **Proper Usage**

- **Official government travel**
  - Lodging
  - Transportation (airfare, train, etc.)
  - Rental Vehicle
- **For use only by Cardholder**
- **Not for personal use**



# GTCC Overview

## **Standard Line**

Total Charge \$7,500

Total Monthly ATM \$650

Retail \$250 Monthly

## **Restricted Line**

Total Charge \$4,000

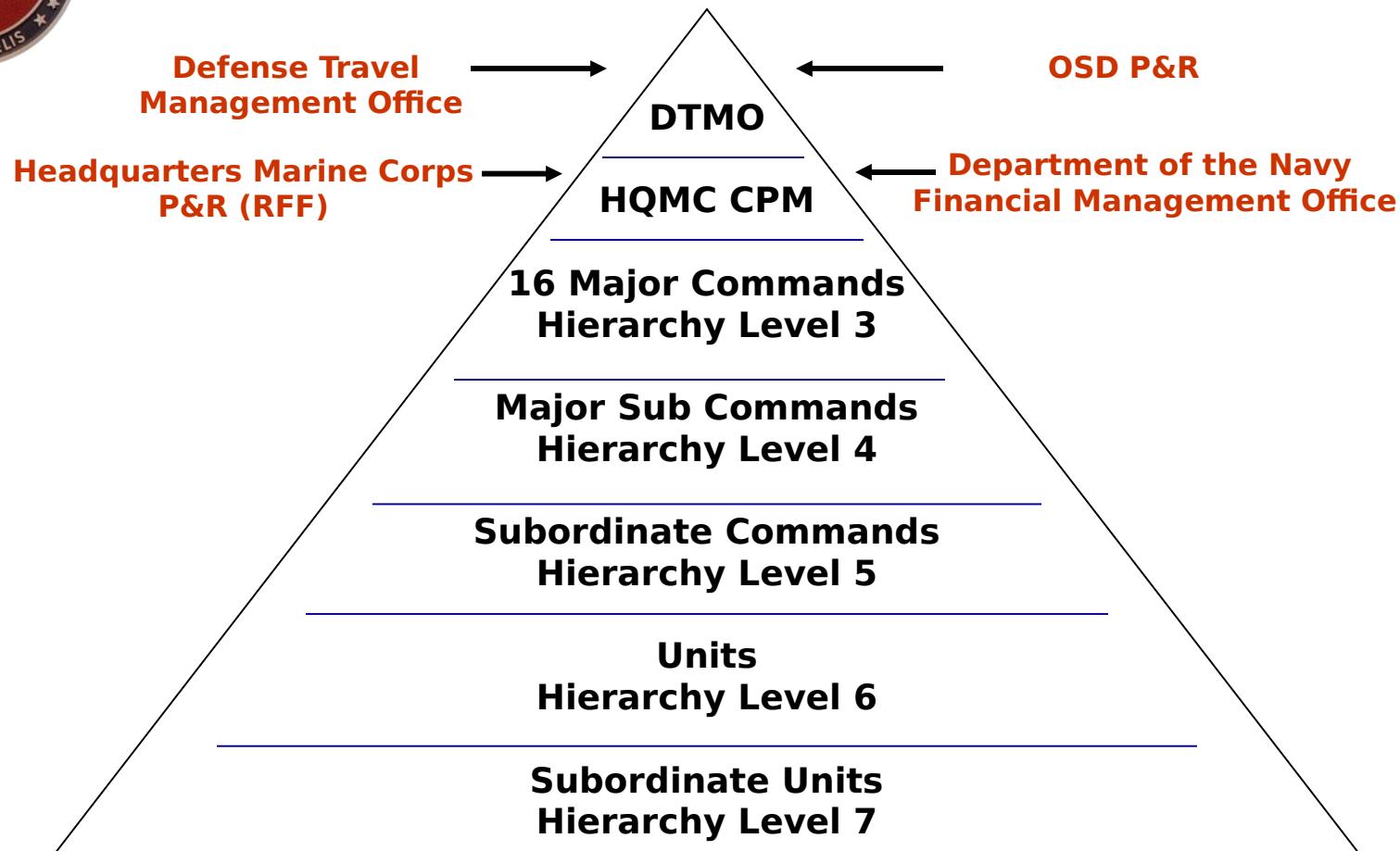
Total Monthly ATM \$350

Retail \$100 Monthly

\*Retail is all charges other than lodging, airfare, car rental and meals

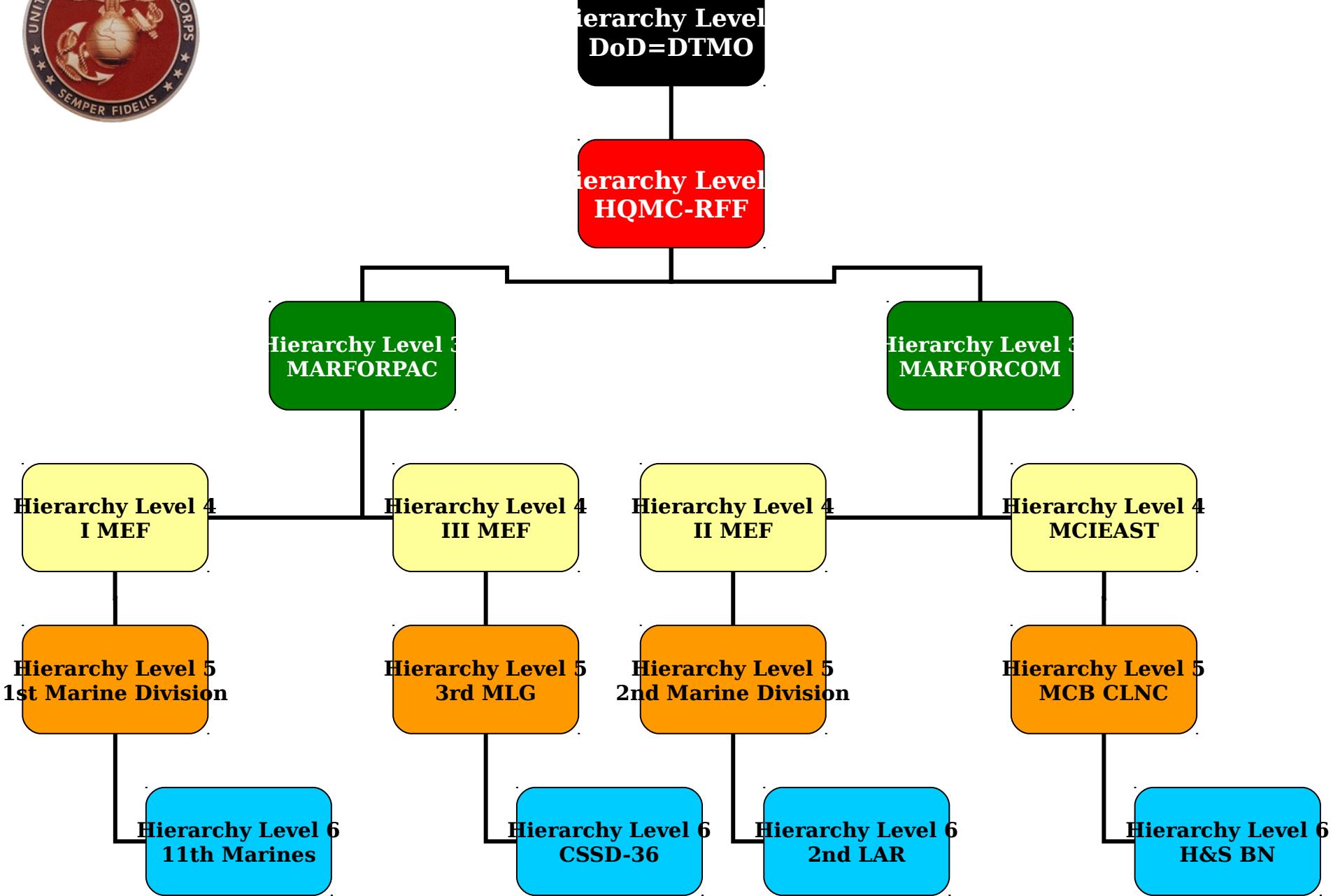


# Hierarchy Structure





# GTCCP Hierarchy Structure- Example





# **P&R (RFF) Role**

- **Overall management of the GTCCP**
  - ◆ Provide training
  - ◆ Monitor for misuse/abuse
  - ◆ Assist the Inspector General
  - ◆ Metric reporting
- **Provide program updates to DC P&R**
  - ◆ LtGen. Duane D. Thiessen
  - ◆ SES Charles E. Cook III
- **Provide Policy and Guidance to Marine Corps**
  - ◆ MCO
  - ◆ MARADMIN
- **Serve as direct liaison with major commands and providers**
  - ◆ Citi
  - ◆ Visa



# Metric Reporting

## □ Delinquent Accounts

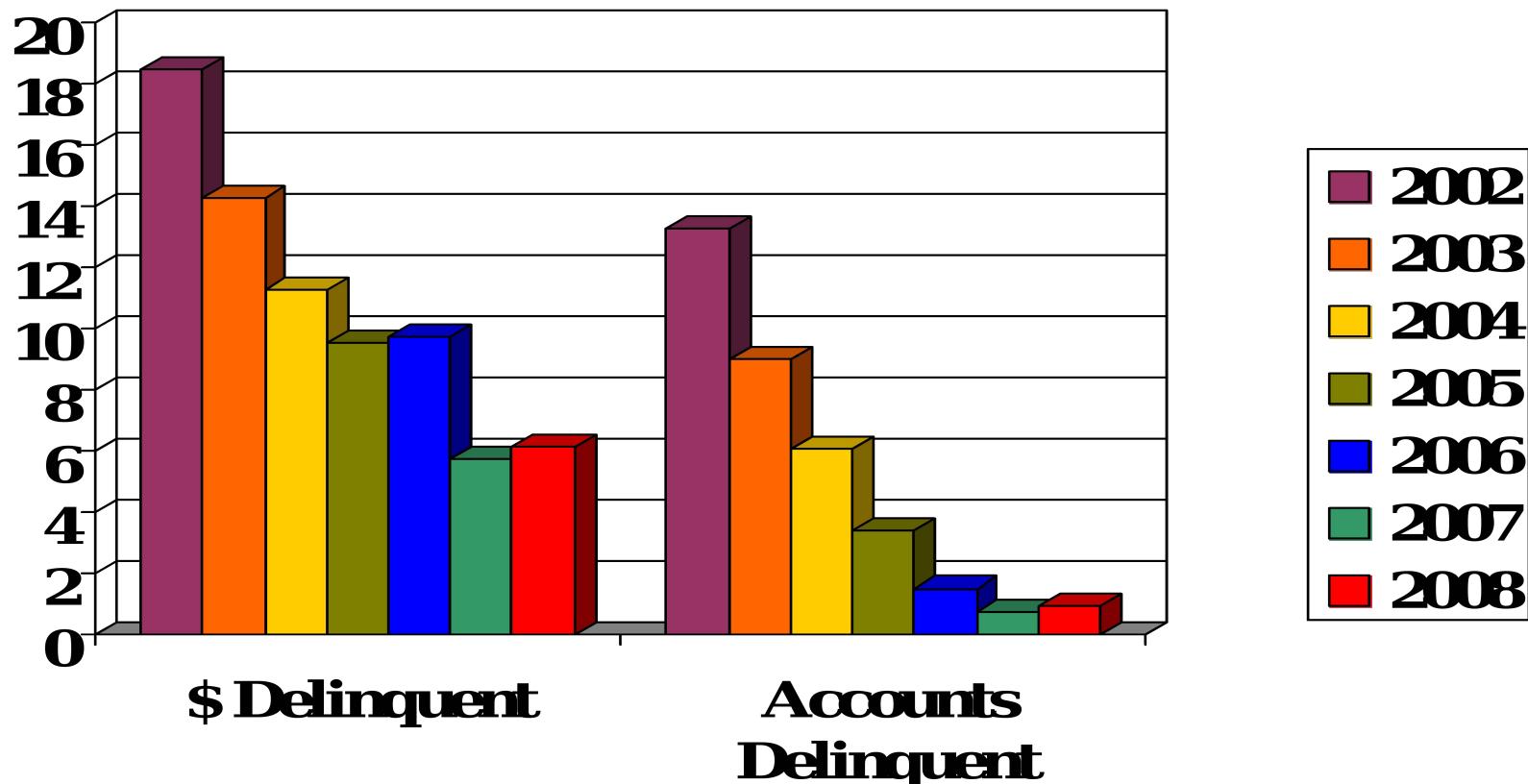
- ◊ **0.0 - 1.0 Green**
- ◊ **1.1 - 1.5 Yellow**
- ◊ **1.6 - Over Red**

## □ Delinquent Dollars

- ◊ **0.0 - 2.0 Green**
- ◊ **2.1 - 5.0 Yellow**
- ◊ **5.1 - Over Red**



# *GTCCP Marine Corps Historical Data*





# *Program Management*



# ***GTCCP Key Personnel***

## **□ Commander**

- ◊ Ensure compliance to MCO 4600.40A
- ◊ Take appropriate action in cases of misuse/abuse
- ◊ Ensure APC is proactive in duties

## **□ Agency Program Coordinator**

- ◊ Execute duties IAW Commanders Intent
- ◊ Part of Check In/Out routing chain

## **□ Cardholder**

- ◊ Submit travel claims in required timeframe
- ◊ Utilize Split Disbursement



# *Assigning Agency Program Coordinator*

- Identify the right person for the right job
  - ◊ Rank and maturity
  - ◊ Independent performance / self-management
- Designate in writing
- Ensure APC is trained and certified
- Provide commanders guidance to APC



# *APC Duties*

- **Monitor the unit's GTCC Program**
  - ◊ Provide monthly reports to commander
  - ◊ Notify commander of misuse/abuse
- **Assist travelers**
  - ◊ Increase credit limits
  - ◊ Activate/Deactivate cards
- **Ensure cardholder confidentiality**
  - ◊ PPI/PII



# Proprietary Information

□ **Information of a sensitive nature should always be handled carefully**

- DoDFMR Vol 9 Ch 3 Para 030701 A
- MARADMINs 330/06 and 389/07
- Keep in a secured location
- Use password protection
- Treat info as if it is your own



# *Disciplinary Action*

- Impose appropriate disciplinary action when warranted for fraud, abuse, and misuse
- Provide disciplinary action guidance for misuse, abuse, and fraud
  - ◆ First time
  - ◆ Multiple Offenses



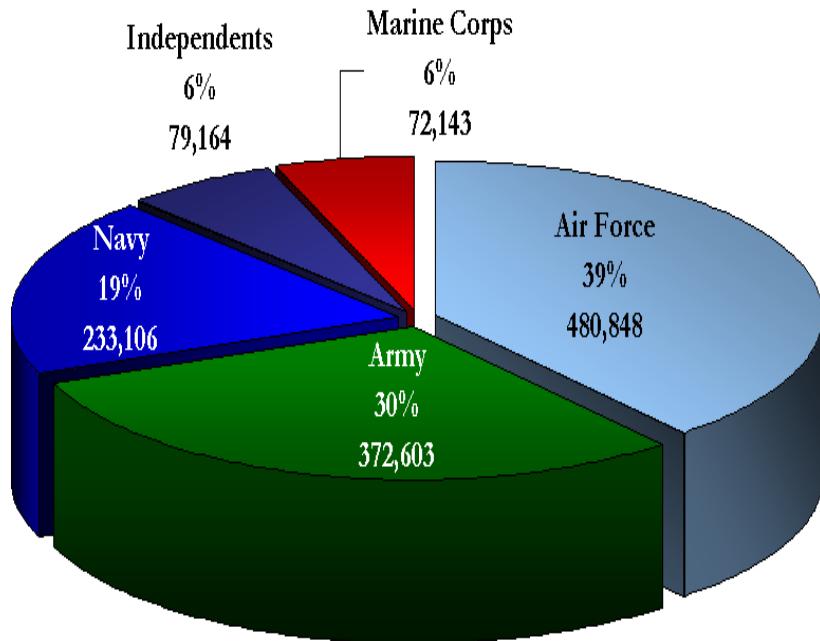
# *Internal Controls*

- **Ensure your program is in compliance with the IG and MCAAT Checklists**
  - ◆ IG: AIRS 992
  - ◆ MCAAT Checklist
- **HQMC-RFF is available for training**
  - ◆ Citi APC training via DTMO Trax Portal
- **Inspect key positions**
  - ◆ Commander
  - ◆ APC



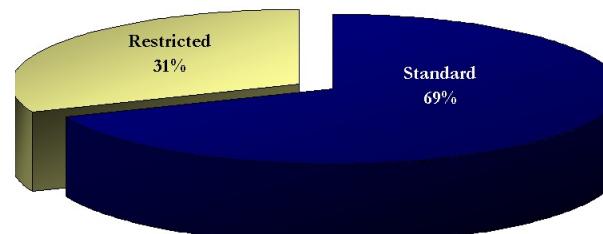
# GTCCP Individually Billed Accounts (IBA) Program FY-07

Total Open Accounts for  
the DoD is 1,237,864.

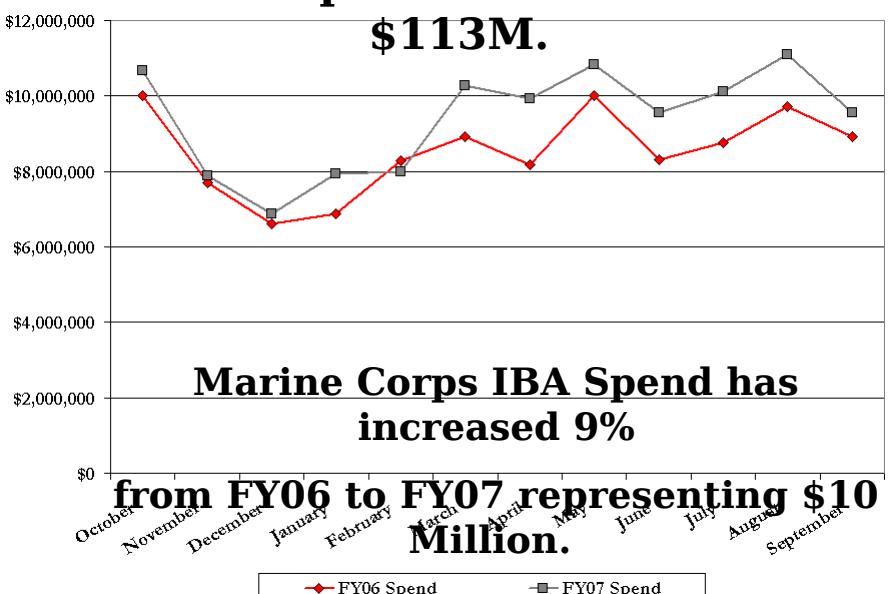


## DoD Restricted v. Standard Breakout

DoD Component	Standard	Restricted
Air Force	73%	27%
Army	62%	38%
Navy	69%	31%
Marine Corps	56%	44%
Independents	89%	11%
<b>DoD Total</b>	<b>69%</b>	<b>31%</b>



FY 2007 Spend for USMC IBA ~  
\$113M.



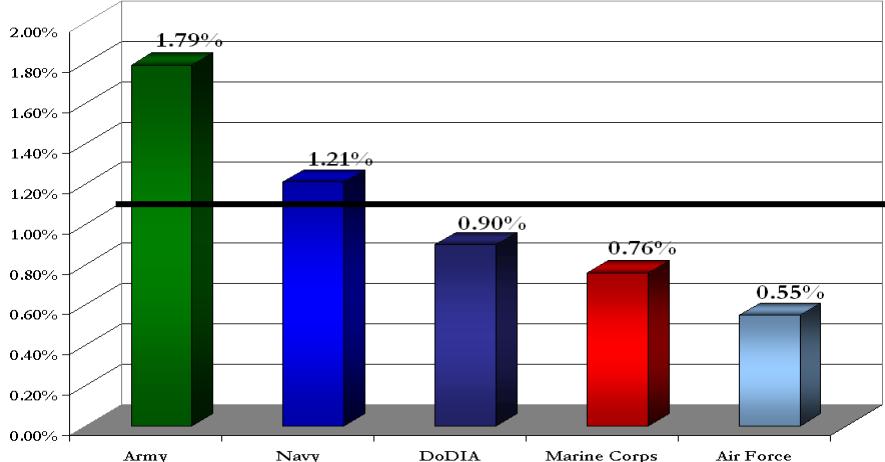
◆ FY06 Spend

■ FY07 Spend

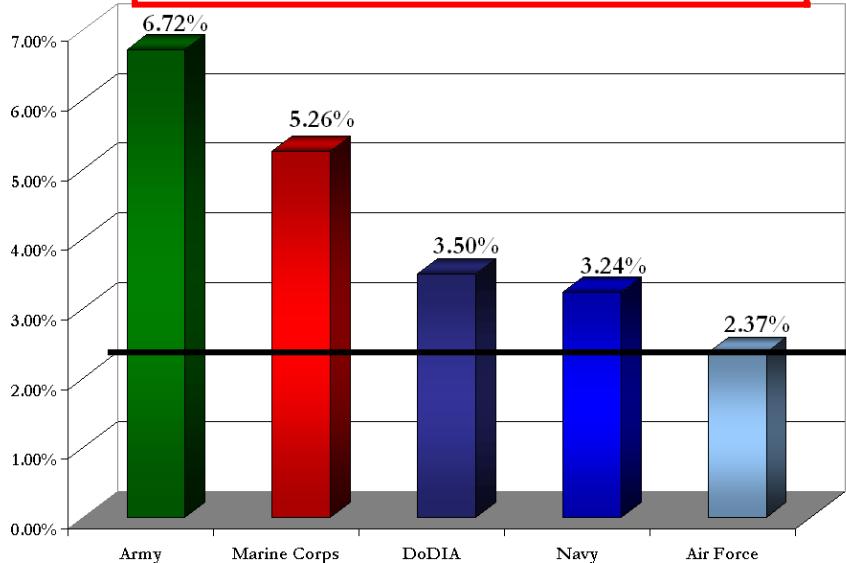


# GTCCP Metrics & Program Performance FY-07

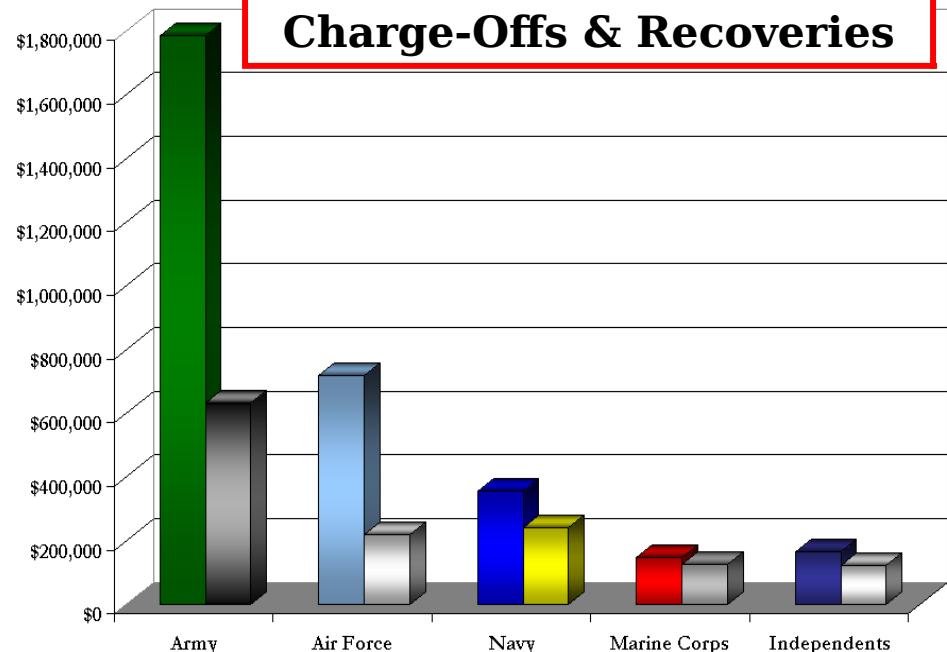
**% of Accounts Delinquent**



**% of Dollars Delinquent**



**Charge-Offs & Recoveries**

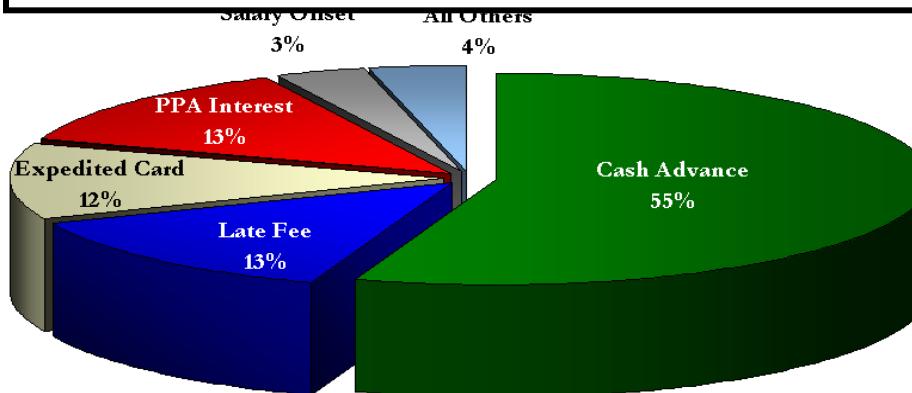


**DoD Charge-offs & Recoveries ~ FY 2007**

Component	Charge-Offs	Recoveries	Net Charge-Off
Army	\$1,784,985	\$632,097	\$1,152,888
Air Force	\$717,426	\$217,710	\$499,716
Navy	\$355,650	\$240,644	\$115,006
Marine Corps	\$147,054	\$126,467	\$20,587
Independents	\$164,044	\$122,356	\$41,688
Total	\$3,169,159	\$1,339,274	\$1,829,885



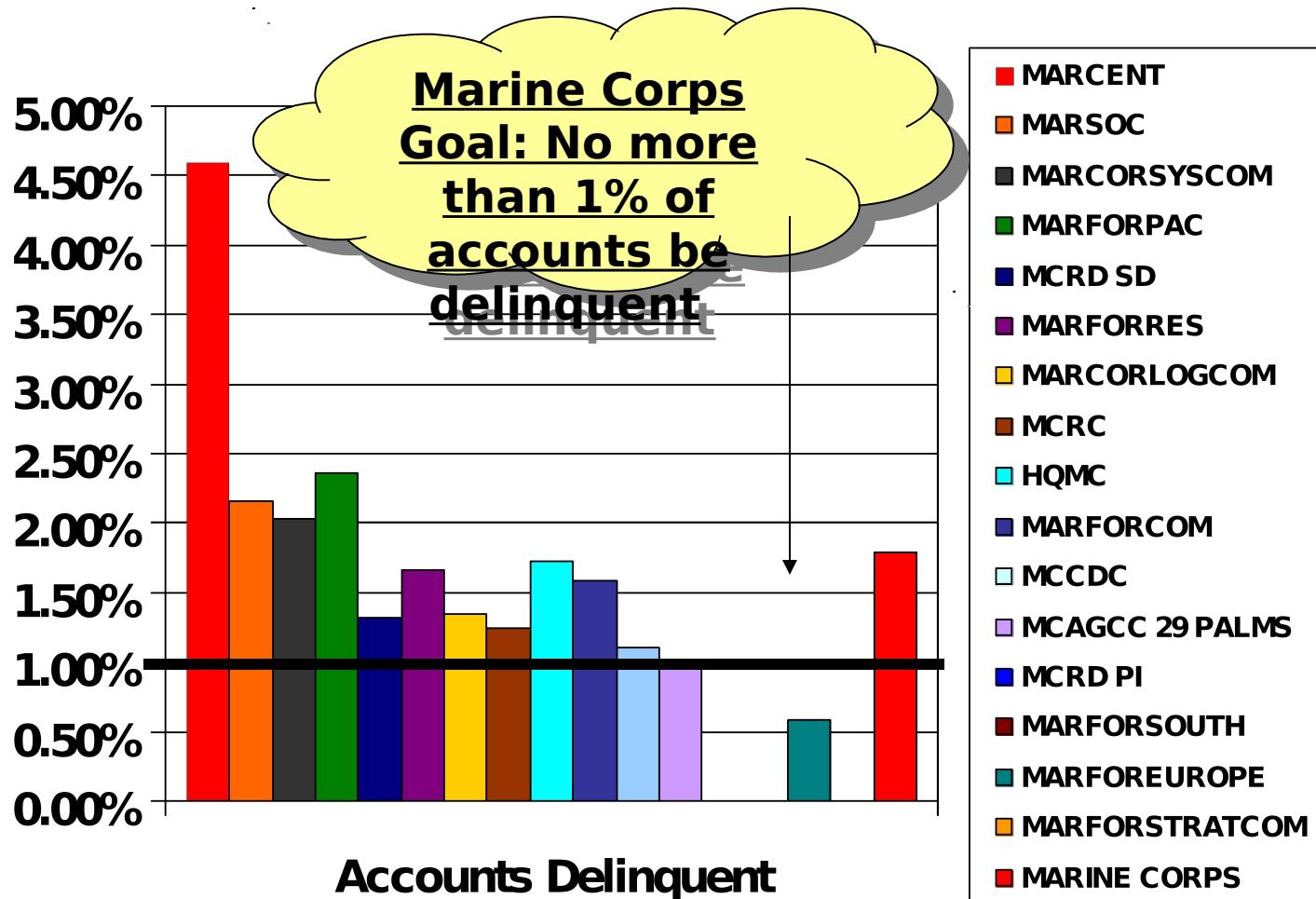
# U.S. Marine Corps FY 2007 Fees



Fee Type	Amount of Fees
Cash Advance	\$391,082
Late Fee	\$94,642
Expedited Card	\$81,594
PPA Interest	\$91,816
Salary Offset	\$22,640
All Others	\$25,873
<b>Grand Total</b>	<b>\$707,648</b>

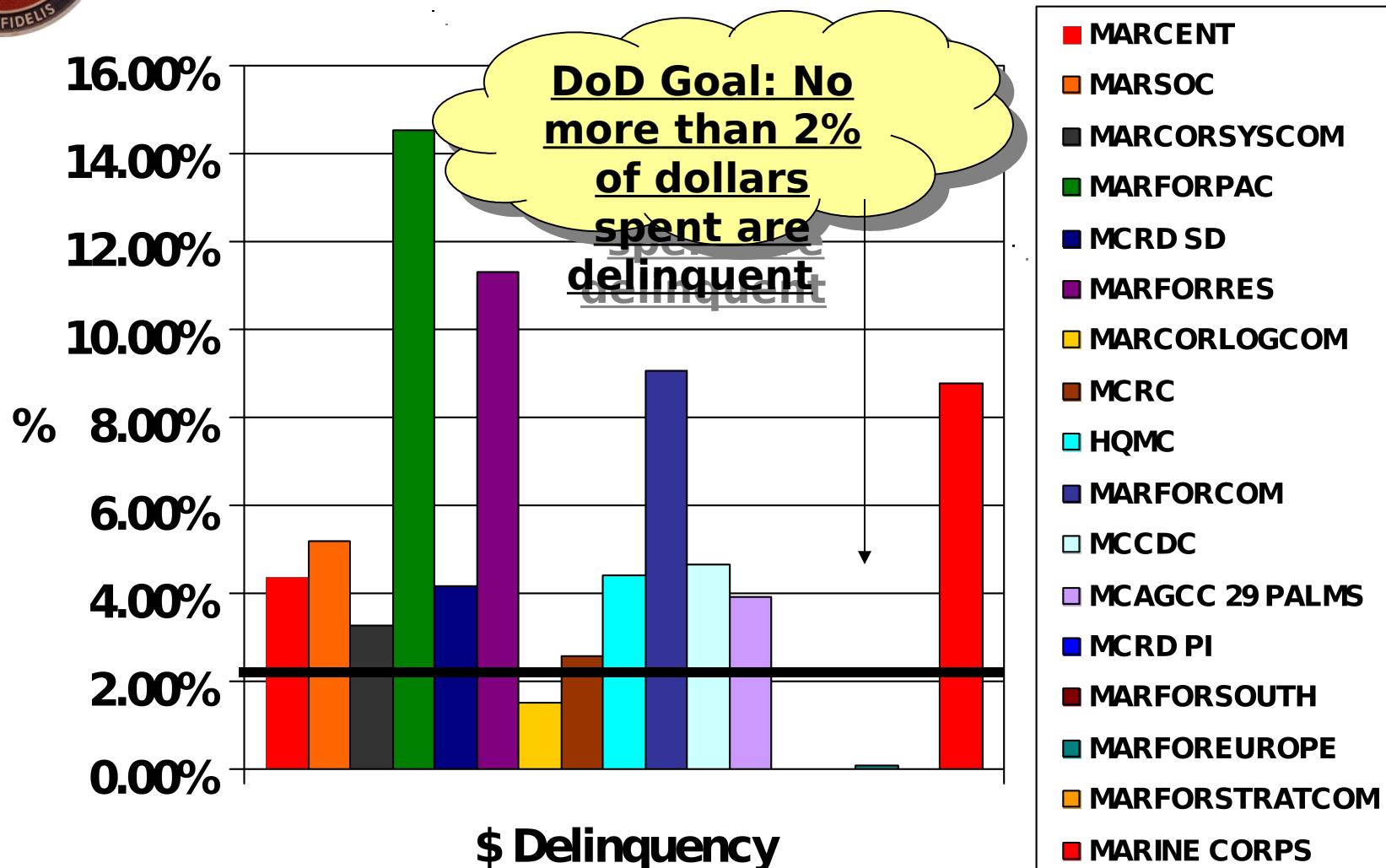


# Accounts Delinquent by Command - Nov 08





# Dollars Delinquent by Command - Nov 08





# **Delinquency Management**



# Delinquency Progression





# Reporting Delinquency

- **Assistant Commandant of the Marine Corps**
  - ◆ via DC P&R
    - General Officers via P4
- **SgtMaj of the Marine Corps**
  - ◆ I MEF, II MEF, III MEF, and MARFORRES
- **Policies that are being considered are:**
  - ◆ Commands that fail to meet the DoD/Marine Corps Goals will be required to report to HQMC-RFF on their delinquency
  - ◆ Commands that fail to meet the DoD/Marine Corps Goals for three consecutive months, may receive a training visit from HQMC-RFF



# *Causes of Delinquency*

- Overspending
  - ◆ Withdraw more cash than allowed
- Not properly utilizing Split Disbursement
  - ◆ Need to adjust DTS Payment Total
- Misuse/Abuse
  - ◆ Utilizing card for personal use
- Late submission of travel claim



# Overspending

## Large ATM

<b>Transaction Type</b>	<b>MC C</b>	<b>Transaction Date</b>	<b>Post Date</b>	<b>Billing Amount</b>	<b>Merchant Name</b>
ATM	6010	2/19/07	2/20/07	5,000.00	BANK OF AMERICA FL9140
ATM	6010	2/11/07	2/12/07	4,490.00	BANK OF AMERICA DC8011
ATM	6010	2/17/07	2/18/07	4,000.00	CASH WELLS FARGO C/A #903
ATM	6010	2/10/07	2/11/07	3,200.00	NFCU BETHESDA MSC
ATM	6010	2/12/07	2/13/07	3,000.00	BANK OF AMERICA AZ2275
ATM	6010	2/19/07	2/20/07	2,511.00	BANK OF AMERICA FL9140
ATM	6010	2/12/07	2/13/07	2,031.07	TACOMA MALL
ATM	6010	2/14/07	2/17/07	2,004.58	NFCU JACKSONVILLE MSC



# *Unauthorized Usage*

## Blocked MCC

<b>Transaction Type</b>	<b>MC C</b>	<b>Transaction Date</b>	<b>Billing Amount</b>	<b>Merchant Name</b>
Purchase	7393	6/26/08	2,140.00	SUMMIT POINT RACEWAY ASSO.
Purchase	4812	6/20/08	1,950.00	NEXTEL
Purchase	5732	6/30/08	635.99	BEST BUY
Purchase	5532	6/25/08	511.89	MARTINO TIRE
Purchase	5200	6/15/08	492.94	THE HOME DEPOT
Purchase	7992	6/30/08	402.00	THE GOLF CAR COMPANY
Purchase	5533	6/22/08	215.36	THE PEPBOYS
Purchase	4814	6/27/08	1,413.51	OUTFITTER SATELLITE, INC.
Purchase	5814	6/12/08	2,469.00	DISCOPOLUS BAR & GRILL



# *Unauthorized Usage*

## Misc. Transactions

<b>Transaction Type</b>	<b>MCC</b>	<b>Transaction Date</b>	<b>Billing Amount</b>	<b>Merchant Name</b>
Purchase	5621	6/18/08	147.32	VICTORIA'S SECRET
Purchase	5941	6/13/08	290.34	BASS PRO SHOP
Purchase	5310	6/09/08	150.36	ART & FRAME UNLIMITED
Purchase	5813	6/09/08	59.33	OLD NAVY
Purchase	7932	6/12/08	115.25	RACK DADDY'S
Purchase	5046	6/19/08	1,300.00	MTI LIMO SHUTTLE SERVICE
Purchase	7992	6/07/08	780.53	DISNEY WORLD
Purchase	5812	6/07/08	920.00	SIDESHACK SALOON
Purchase	5812	6/13/08	380.00	TRIANGLE CLUB
Purchase	7992	6/13/08	365.00	CLUB HOUSE GOLF



# *Unauthorized Usage*

line item	discount	total tax	total vat	total
HARRY POTTER SORCERERS STO	\$ 0.00	N/A	\$ 0.00	\$ 9.00
SKULLCANDY SILVER INK'D	\$ 0.00	N/A	\$ 0.00	\$ 16.99
TIMEX SPORT IRONMAN SLEEK	\$ 0.00	N/A	\$ 0.00	\$ 49.99



# *Unauthorized Usage*

line item	discount	total tax	total vat	total
PRT ROBE BOX 3CT PRT ROBE	\$ 0.00	N/A	\$ 0.00	\$ 1.60
JNGL BUD HOL IDAY MINI ORN	\$ 0.00	N/A	\$ 0.00	\$ 1.99
JNGL BUD HOL IDAY MINI ORN	\$ 0.00	N/A	\$ 0.00	\$ 1.99
JNG BUD OCCU PATIONS MINI	\$ 0.00	N/A	\$ 0.00	\$ 1.99
DANE ELEC 1 GB SECURE D	\$ 0.00	N/A	\$ 0.00	\$ 8.99
ENERGIZER 8-PACK D BATT	\$ 0.00	N/A	\$ 0.00	\$ 9.79
<b><u>NERF VULCAN VULCAN</u></b>	<b><u>\$ 0.05</u></b>	<b><u>N/A</u></b>	<b><u>\$ 0.00</u></b>	<b><u>\$ 30.00</u></b>



# *Unauthorized Usage*

<b>line item</b>	<b>discount</b>	<b>total tax</b>	<b>total vat</b>	<b>total</b>
<b>X360-CALL OF DUTY: W</b>	<b>\$ 0.0 0</b>	<b>N/A</b>	<b>\$ 0.0 0</b>	<b>\$ 49.99</b>
<b>X360-NEED FOR SPEED</b>	<b>\$ 0.0 0</b>	<b>N/A</b>	<b>\$ 0.0 0</b>	<b>\$ 59.99</b>



# SPLIT DISBURSEMENT

- **MANDATORY** for all military personnel and civilian employees! Under Secretary of Defense Office and Assistant Secretary of the Navy Financial Management & Comptroller memo (ASN-FM&C)
  - MILPERS as of April 23, 2003
  - CIVPERS as of August 10, 2004
- Purpose:
  - Prevent card suspension
  - Keep members mission ready
  - Prevent bad checks
  - Help meet 2% and 1% delinquency goals
  - Split Disbursement Goal: 90%



# SPLIT DISBURSEMENT

DoD Financial Management Regulation

Volume 9, Chapter 3

★ March 2005

★ 030608. Split Disbursement. To assist the traveler in fulfilling his or her payment responsibility, Block 1 of the DD Form 1351-2 ("Travel Voucher or Subvoucher") has been modified to permit reimbursement for travel card charges to the travel charge card contractor with the remainder of any entitlement to be sent to the traveler. This process is referred to as split disbursement. All military personnel and any civilian personnel not represented by a local bargaining unit or where bargaining has been completed with the local bargaining unit are required to split disburse the total outstanding charges against the travel charge card. For civilian personnel in organizations or activities where bargaining has not been completed on mandatory split disbursement, if no selection is made in Block 1 on the DD Form 1351-2 (method of payment), the total of the transportation and lodging charges claimed on the travel voucher will be split disbursed by default.

NOTE: Travelers are responsible for ensuring the total of their outstanding charges is annotated in Block 1 of the DD Form 1351-2 for split disbursement. Approving officials are responsible for ensuring that split disbursement is properly designated for the outstanding charges and shall return any vouchers that do not comply to the traveler for correction. Commanders and supervisors should match their delinquent accounts against prior travel vouchers claimed and take appropriate action to address split disbursement utilization or misuse.



# Payment Methods

- **Mandatory Split Disbursement!**
  - ◆ MOST EFFECTIVE
- **CitiDirect Online**
- **Pay By Phone 1-800-200-7056**
  - ◆ Free! No pay by phone fee.
- **Personal Check**
- **Citi Online Banking**
- **Citi Banking Center**
- **Western Union**



# PCS Travel

## ■ MCO 4600.40A

- Cards will **NOT** be used for **PCS** travel due to the length of time to file your claim
- Account is delinquent by the time travel claim is settled!
- Travel advances should be used



# Deceased Cardholders

- Close the account
- Notify HL2
- Submit any applicable Travel Claims
- Ensure Spilt-Disbursement is used
- Upon ZERO BALANCE notify HL2 to transfer to the Deceased HL3



# Transition to Citi



□ End BoA:  
29 Nov 2008 2359  
EST

□ Start Citi:  
30 Nov 2008 0001  
EST



# *Transition Activities*

- Review and scrub Account Listing Report
  - ◆ Cardholders with BoA balances must pay immediately!
- Credit balances will NOT transfer to Citi
  - ◆ Must call Bank of America 1-800-472-1424
- Cardholders first Citi statement will provide a User ID and temporary password to set-up online account



# *Command Involvement is Key to a Successful Transition!*

Keys to managing your program:

- Keep command leadership informed and request assistance when needed
- APC starts working reports at the beginning of each cycle
- Have the commander review GTCCP metrics with the APC (at least monthly)
- Periodically review the command's card management program
- Ensure the APC is on all Check-In/Out Sheets used by the command
- Encourage cardholders to pay off any balance prior to checking out
- Insist on use of the Defense Travel System (DTS) where applicable
- Ensure the traveler Split Disburses the total amount due on GTCC
- Remind Approving Officials of their responsibility to ensure Split Disbursement is being properly used by cardholders
- Encourage the timely completion and submission of travel claims



# QUESTIONS?

## □ Contact information:

- [jorge.l.mercado@usmc.mil](mailto:jorge.l.mercado@usmc.mil)

(703) 614-4981

- [timothy.m.lynch@navy.mil](mailto:timothy.m.lynch@navy.mil)

(717) 605-3161

## □ Website:

<http://www.marines.mil/units/hqmc/pandr/gtcc>